

**Information to identify the case:**

Debtor 1

Cynthia J Fisher

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5673

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA

Case number: 17-22749-CMB

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Cynthia J Fisher

7/13/22

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Cynthia J Fisher  
Debtor

Case No. 17-22749-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 13, 2022

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2022:

Recip ID	Recipient Name and Address
db	+ Cynthia J Fisher, 151 Firwood Drive, Bridgeville, PA 15017-1253
cr	+ PHH Mortgage Corporation, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
14654102	+ Randal Fisher, 151 Firwood Drive, Bridgeville, PA 15017-1253
14654103	+ Riverset FCU, 1700 Jane Street, Pittsburgh, PA 15203-1812

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 14 2022 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2022 23:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 14 2022 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 13 2022 23:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Jul 14 2022 03:38:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
14654098	EDI: CAPITALONE.COM	Jul 14 2022 03:38:00	Capital One, PO Box 85520, Richmond, VA 23285-5075
14654099	+ EDI: CITICORP.COM	Jul 14 2022 03:38:00	Citibank Best Buy, P.O. Box 6497, Sioux Falls, SD 57117-6497
14654100	+ EDI: CITICORP.COM	Jul 14 2022 03:38:00	Citibank Sears, P.O. Box 6282, Sioux Falls, SD 57117-6282
14669400	+ EDI: LCIPHHRMGT	Jul 14 2022 03:38:00	PHH MORTGAGE CORPORATION, 1 MORTGAGE WAY, MAILSTOP: SV01, MT. LAUREL NJ 08054-4624
14654101	EDI: LCIPHHRMGT	Jul 14 2022 03:38:00	PHH Mortgage Corporation, Mortgage Service Center, PO Box 5452, Mount Laurel, NJ 08054-5452
14705190	EDI: PRA.COM	Jul 14 2022 03:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15295282	+ Email/Text: mtgbk@shellpointmtg.com	Jul 13 2022 23:41:00	Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14654104	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jul 13 2022 23:41:00	Toyota Financial Services, P.O. Box 2958,

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Jul 13, 2022

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14678205

+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com

Jul 13 2022 23:41:00

Torrance, CA 90509

Toyota Lease Trust, c/o Toyota Motor Credit  
Corporation, PO Box 9013, Addison, Texas  
75001-9013

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Newrez LLC D/B/A Shellpoint Mortgage Servicing
cr		PHH MORTGAGE CORPORATION
cr		PHH Mortgage Corporation
cr		PHH Mortgage Corporation et. al.
cr		Toyota Lease Trust
cr	*+	PHH Mortgage Corporation, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067

TOTAL: 5 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Lease Trust bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor Newrez LLC D/B/A Shellpoint Mortgage Servicing cwohrlab@raslg.com
Jerome B. Blank	on behalf of Creditor PHH Mortgage Corporation pawb@fedphe.com
Jerome B. Blank	on behalf of Creditor PHH Mortgage Corporation et. al. pawb@fedphe.com
Mario J. Hanyon	on behalf of Creditor PHH Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor PHH MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Shawn N. Wright	on behalf of Debtor Cynthia J Fisher shawn@shawnwrightlaw.com wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

District/off: 0315-2

User: auto

Page 3 of 3

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Thomas Song

on behalf of Creditor PHH Mortgage Corporation pawb@fedphe.com

Thomas Song

on behalf of Creditor PHH MORTGAGE CORPORATION pawb@fedphe.com

TOTAL: 11